

# EXHIBIT VV

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# Loan Book

Loan Processes and Final Recovery/Collections

**FINAL RECOVERY/COLLECTIONS**

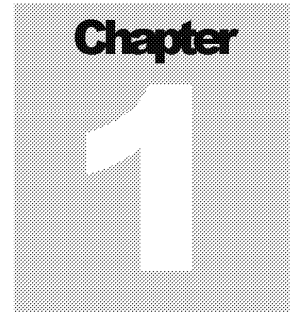
FINAL RECOVERY/COLLECTIONS

# **Loan Processes and Final Recovery/Collections**

## **Collections 101**

**Developed By Bob Zahner  
Pinion Training & Employee Development  
11/27/2006**

PINION MANAGEMENT NORTH



## The Loan Process and How It Gets to Final Recovery.

*I need some short term money fast!*

Whatever the reason our customers find themselves in need of a short-term consumer loan, we are there for them. They simply go to one of our web sites and complete the loan application.

### How It Works

Need cash quick but you're caught between paydays? We have the solution!

By filling out our 2-minute application you will qualify for a cash advance for up to \$500.00!

In order to complete your loan and get your cash to you, you MUST confirm your loan details. You will receive an email with your Customer Service username and password. Click on the "confirm" link in the email to complete the application process.

Once approved, your cash is deposited in your bank account that evening.

When due, your cash advance plus fees are automatically deducted from your bank account.

Getting The Cash You Need Is That Easy!!

## Frequently Asked Questions

### **I'm Looking into a Cash Advance for the First Time**

What is a cash advance?

Can I qualify?

How much can I qualify for?

What does it cost?

When do I get my money?

When do I repay?

### **My Loan Application has been Submitted Online**

I don't have a printer and I want to print a copy of my loan documents.

Can I get my documents another way?

How do I reprint my loan documents?

### **I Have Received My Funds**

I'm a little low on funds, can I get an extension?

### **What is a cash advance?**

A cash advance provides you with emergency cash when you need it most ... usually between paydays! Simply complete our *fast* two-minute online application; there are normally no documents to fax. Just complete your application, speak to one of our loan agents and your cash could be on the way, usually the next business day!

### **Can I qualify?**

Qualifying is easy and you don't need to worry about your credit. You can qualify if you:

- Currently have a job (or receive regular income)
- Make at least \$1000 per month
- Are 18 years of age or older and a U.S. citizen
- Have a checking account
- Other requirements may apply

Even bankruptcy, bounced checks, charge-offs and other credit hassles don't prevent you from getting the cash advance you need!

**How much can I qualify for?**

How much you qualify for depends on a number of factors including your income and other factors. To see how much you can qualify for, simply complete our *fast* two minute online application, speak with a loan agent and your cash is on the way, usually the next business day!

And don't worry, any credit type can qualify, even bankruptcy, charge-offs and bounced checks!

**What does it cost?**

Cash advance loans are designed for emergency situations when you are short of cash and need money fast! Family emergencies, unexpected car repairs, overdrafts, telephone reconnection and deposits are just some of the urgent cash needs our customers have experienced.

Your fees are less than the cost of not having the cash you need when you need it - overdraft fees, bounced check charges, taxes, even losing your job because you can't get to work! Actual fees are determined based on the information you provide when you submit your loan application.

Your cash can often be sent to your bank account the very next business day and you don't repay until your next paycheck!

**When do I get my money?**

In order to complete your loan and get your cash to you, you **MUST** confirm your loan details. You will receive an email shortly with your Customer Service username and password. If you do not receive an email, please contact us at [customerservice@usfastcash.com](mailto:customerservice@usfastcash.com) or call us at 800-756-3115.

**When do I repay?**

Your repayment is the best part. The minimum required payment will be deducted from your bank account. You get cash when you need it most and repay when you have it!

Still a little short on payday? No problem! Online customers are automatically renewed every pay period. Just let us know when you are ready to pay in full, and we will deduct your loan plus fees from your bank account.

**I don't have a printer and I want to print a copy of my loan documents. Can I get my documents another way?**

Yes! If you do not have a printer handy, there are several ways to get copies of your documents to you.

- We can fax them to any fax number you request
- We can email them to any email address you request
- We can fax them to your local Kinko's, Mail Boxes Etc. or PostNet so you can pick them up

To make these special arrangements, please visit our Contact us page. Fill out the form, making sure you select:

***I have a question regarding a PENDING loan***

One of our helpful representatives will contact you shortly thereafter.

**How do I reprint my loan documents?**

You are able to reprint your loan documents at anytime during the lending process. If you wish to reprint your loan documents contact us and we can email your documents to an email address you request for later printing or printing at another location.

**I'm a little low on funds. Can I get an extension?**

Customers are automatically renewed, so you do not need to request it.

If your next payday comes around and you are not as caught up as you had planned, don't worry; we have it covered. We will automatically extend your due date, and only deduct the renewal fee from your checking account. Additional fees will apply, but you will be able to repay your cash advance from future paychecks.

Here is a list of our loan company web sites:

**www.500fastcash.com**

Quick Online Fastless Cash Advance Payday Loans No Faxing Required Paycheck Loan Pay Day Advance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites

Address: <http://www.500fastcash.com/> Go Links SnagIt

**500FASTCASH**  
Where America Gets a Loan

HOW IT WORKS TESTIMONIALS QUESTIONS

Quick Navigation

# Need Cash?

Get up to **\$500.00**  
**FAST CASH!**

EMERGENCY CASH DELIVERED IN SECONDS!™

**Apply Now!**

We'll Contact You Within the Hour!

☒ EASY QUALIFY ☒ NO CREDIT CHECK  
☒ NOTHING TO FAX!!!

First Name:

Last Name:

\* Address:

Apt:  City:

State:  ZIP:

Email:

\* Home Phone:  xxx-yyy-zzzz

✓ Borrow Against Your Next Paycheck  
✓ Get Cash As Soon As Next Business Day  
✓ No Credit Checks!  
✓ Repay All Or A Portion... Your Choice!

## NEED HELP?

**?** Questions?  
Personal Online Loan Assistance

## Existing Customer Log In

Check Status, View Payments, Apply for a New Loan!

Username:

Password:

**Log In**

Forgot your password? [Click Here](#)

Done Internet

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**www.ameriloan.com**



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www.oneclickcash.com

Payday Loans Online Cash Advance No Faxing Online Cash Advance No Fax Payday Check Loans Quik F - Microsoft Internet Explorer

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Address: <http://www.oneclickcash.com/> Go Links SnagIt

**OneClickCash™**  
CASH IS ONE CLICK AWAY™

HOW IT WORKS TESTIMONIALS QUESTIONS? Quick Navigation

**Need Cash?**  
Get up to **\$500.00 FAST!**

- ✓ The Fastest Cash on the Net!
- ✓ No Credit Checks
- ✓ No Paper Hassles!
- ✓ Nothing to Fax
- ✓ Apply Online and We'll Contact You Within the Hour!

**Apply Now!**  
We'll Contact You Within the Hour!

✓ EASY QUALIFY ✓ NO CREDIT CHECK  
✓ NOTHING TO FAX!!!

First Name:   
Last Name:   
Address:   
Apt:  City:   
State:  ZIP:   
Email:   
Home Phone:  xxx-yyy-zzzz

**NEED HELP?**

Questions?  
Personal Online Loan Assistance

**Existing Customer Log In**

Check Status, View Payments, Apply for a New Loan!

Username:   
Password:   
**Log In**

Forgot your password? Click Here

Done Internet

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www.unitedcashloans.com

United Cash Loans No Faxing Payday Loans Online No Fax Cash Advances Faxless Bad Credit Cash Un - Microsoft Internet Explorer

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Address http://www.unitedcashloans.com/ Go Links SnagIt

UNITEDCASHLOANS®  
Changing the Way America Gets a Loan®

HOW IT WORKS TESTIMONIALS QUESTIONS?

Quick Navigation

**Need Cash?**  
Get up to **\$500**  
**FAST!**

- ✓ The Fastest Cash on the Net!
- ✓ No Credit Checks
- ✓ No Paper Hassles!
- ✓ Nothing to Fax
- ✓ Apply Online and We'll Contact You Within the Hour!

**Apply Now!**  
We'll Contact You Within the Hour!

✓ EASY QUALIFY ✓ NO CREDIT CHECK  
✓ NOTHING TO FAX!!!

First Name:   
Last Name:   
Address:   
Apt:  City:   
State:  ZIP:   
Email:   
Home Phone:  XXX-YYY-ZZZZ

NEED HELP?

Questions?  
Personal Online Loan Assistance

Existing Customer Log In

Check Status, View Payments, Apply for a New Loan!

Username:   
Password:

Forgot your password? [Click Here](#)

Internet

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www.usfastcash.com

USFastCash  
★ Online Payday Loans Available at USFastCash.com

Need Cash?  
Get up to \$5000\*  
FAST CASH!

**Apply Now!**  
We'll Contact You Within the Hour!

☒ EASY QUALIFY ☒ NO CREDIT CHECK  
☒ NOTHING TO FAX!!!

First Name:   
Middle Name:   
Last Name:   
Email:   
Home Phone:  XXX-YYY-ZZZZ  
Work Phone:  XXX-YYY-ZZZZ  
Work Phone Ext:  7777

✓ The Fastest Cash on the Net!  
✓ No Credit Checks  
✓ No Paper Hassles!  
✓ Nothing to Fax  
✓ Apply Online and We'll Contact You Within the Hour!

NEED HELP?

Questions?  
Personal Online Loan Assistance

Existing Customer Log In

Check Status, View Payments, Apply for a New Loan!

Username:   
Password:   
**Log In**

Forgot your password? Click Here

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### How do the fees accrue and how quickly do I pay off my loan?

When the customer determines exactly how much money they need to borrow from us, they agree to pay loan fees in the amount of \$15 per every \$50 borrowed. For example if a customer borrows \$300.00 and they pay the entire loan off the next payday, they agree to pay an additional \$90 in “loan fees”, or a total of \$390. However, for the first four payday payments, unless the customer advises us to do otherwise, we will simply deduct the loan fee from the account and none of the principle. The customer is sent an e-mail each time before we pull any funds out of their bank account telling them that we are only pulling a loan fee and advising them of exactly how to have us pull any additional money to apply to the principle.

This will happen four times in a row until the 5<sup>th</sup> pay-day payment when we require the Loan Fee (\$15 x every \$50 of principal left) to be paid PLUS \$50 of the principle amount. Every second payday following, a new loan fee is figured and drawn from the account plus an additional \$50 towards the principle until the entire account is paid in full.

Let's look at a \$300 loan.

<b>Payment Number</b>	<b>Loan Fees</b>	<b>Principle Paid</b>	<b>Principle Left</b>	<b>Total Pmt</b>
<b>1</b>	<b>\$90</b>	<b>--</b>	<b>\$300</b>	<b>\$90</b>
<b>2</b>	<b>\$90</b>	<b>--</b>	<b>\$300</b>	<b>\$90</b>
<b>3</b>	<b>\$90</b>	<b>--</b>	<b>\$300</b>	<b>\$90</b>
<b>4</b>	<b>\$90</b>	<b>--</b>	<b>\$300</b>	<b>\$90</b>
<b>5</b>	<b>\$90</b>	<b>\$50</b>	<b>\$250</b>	<b>\$140</b>
<b>6</b>	<b>\$75</b>	<b>\$50</b>	<b>\$200</b>	<b>\$125</b>
<b>7</b>	<b>\$60</b>	<b>\$50</b>	<b>\$150</b>	<b>\$110</b>
<b>8</b>	<b>\$45</b>	<b>\$50</b>	<b>\$100</b>	<b>\$95</b>
<b>9</b>	<b>\$30</b>	<b>\$50</b>	<b>\$50</b>	<b>\$80</b>
<b>10</b>	<b>\$15</b>	<b>\$50</b>	<b>\$0</b>	<b>\$65</b>



If a loan payment returns to us as Non Sufficient Funds, we will assess an additional service fee of \$30 and attempt to run it the next business day. If the account has been closed, the loan follows the next step in the process.

### **GCS 17**

If the bank account is closed when we try to pull the funds from it or when the loan portfolio is done trying to pull money from an account (i.e. too many NSF's) , an e-mail goes out to the customer offering to settle the account in full and the loan moves to the "GCS" Desk where it sits for 17 days. The customer can settle the account at any point during this 17 day period by going to the web site listed in the e-mail they received and processing a payment.

### **Final Recovery**

If the customer fails to settle their balance via the web, the account is moved to us here at Final Recovery. We call the customer and attempt to collect the balance in full. The account is moved to the dialer on desk AAA, BBB, CCC, DDD, EEE or FFF depending on how long it has been in our office. We continue to call the account until we can reach some kind of resolution.

### **Payment Methods**

A customer may make a payment to a Final Recovery account representative in the following ways:

1. Debit or Credit Card – You will note the work card with the card information and complete a credit card sheet to be turned into a manager.
2. Money Gram – All Wall-Marts and Bank of Americas have Money Grams. It costs the customer \$6.95 at Bank of America and only \$6.50 at Wal-Mart. Tell the customer to call you back with the 8 digit reference number they get from the Money Gram. Give the customer the following information:
  - a. Blue Money Gram Express Payment Form
  - b. See Money Gram Information Sheet

## **GC2 SIF**

After receiving a disposition code of RFR, the account moves to the GC2 Desk and an e-mail goes out to the customer offering a final settlement that is less than the balance in full. The customer can pay the entire settlement amount via the web without talking to anyone at Recovery.

## **Third Party Collections**

If the customer still fails to bring the account current, the debt may be sold to a third party for further collection efforts. The customer's credit rating may be adversely affected at this point. The status and desk of the account will show the third party identification and any calls received on this account must be forwarded to the collection company.

# JOB AIDS

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# Money Gram Information

## Ameriloan

Receive Code - 5789  
Company Name - Ameriloan Recovery  
City & State - Miami, OK  
Account Number - Tiger Account ID

## 500 Fast Cash

Receive Code - 5788  
Company Name - 500 Fast Cash Recovery  
City & State - Miami, OK  
Account Number - Tiger Account ID

## United Cash Loans

Receive Code - 5791  
Company Name - United Cash Loans Recovery  
City & State - Miami, OK  
Account Number - Tiger Account ID

## One Click Cash

Receive Code - 5816  
Company Name - One Click Cash Recovery  
City & State - Niobrara, NE  
Account Number - Tiger Account ID

## US Fast Cash

Receive Code - 5818  
Company Name - US Fast Cash Recovery  
City & State - Miami, OK  
Account Number - Tiger Account ID

# Phone Numbers

## Customer Service

500 Fast Cash	888-339-6669
Ameriloan	800-536-8918
One Click Cash	800-349-9418
United Cash Loans	800-354-0602
US Fast Cash	800-636-9460

## Final Collections

500 Fast Cash	800-318-0166
Ameriloan	800-503-8028
One Click Cash	800-825-0441
United Cash Loans	800-701-7565
US Fast Cash	800-370-6729

## Payment Plans

<b>BIF NOW</b>
<b>BIF Next 14 Days</b>
<b><math>\frac{1}{2}</math> Balance Now – <math>\frac{1}{2}</math> Balance Next Pay Day</b>
<b><math>\frac{1}{2}</math> Balance now; Remaining Balance within 45 Days</b>
<b>Payments for balance within 60 Days</b>
<b>25% of Balance Per Month Over Next 120 Days</b>
<b>1<sup>st</sup> Payment Within 14 Days – 2<sup>nd</sup> Payment Within 28 Days</b>

**SIF May ONLY be offered by manager**

<b>Money Gram</b>
<b>BIF Next 14 Days</b>
<b>1<sup>st</sup> Payment Within 14 Days – 2<sup>nd</sup> Payment Within 28 Days</b>

<b>Partial Payment</b>
<b>Do NOT Need To Be Approved</b>
<b>Account Will Stay On Dialer</b>
<b>Any Agent That Can Arrange The Balance In Full Will Collect Any And ALL Payments To Include Any Partials.</b>

**NOTE: Any payment plans submitted that are outside these guidelines without manager's approval will be processed as a house account. If a manager is not available, agent must tell customer the arrangement is NOT approved but will be submitted pending approval and note the account. After manager reviews the payment plan, the agent will call the customer back and advise if NOT approved.**

# Messages

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## Messages for Answering Machines

(Customer's Name), this is (your name). It is **CRITICAL** that you contact my office at, (your phone number and ext.) and you will need to refer to reference number (Tiger Account ID). Please respond within 24 hours. (Repeat if desired) Thank you.

## Leaving a Message With an Individual

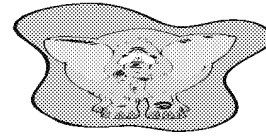
Please have (customer's name) contact (your name) at (your phone number) and refer to reference number (Tiger Account ID). Please have them contact me in the next 24 hours. It is important that I speak with him/her as soon as possible. Thank you

## If someone asks what this is about...

I am not trying to be evasive but legally I cannot disclose what this is about to you. It is **CRITICAL** that I speak to (customer's name) as soon as possible.

Note: Only use the term "reference number" and do not use "account number"

**GAG!**



“...It looks like we are going to be unable to set up any kind of approved payment arrangement today so there are some things I am required to tell you. As you probably know, the call is being recorded.

We discussed that the original contract you signed said that you agree to pay the loan fee (can give actual amount of loan fee) for every pay period that you owed us the amount of the original loan (can give actual amount here). Having said that the ACTUAL amount you owe is probably in excess of \$\$\$\$\$\$. I am willing to settle the account for (Amount Due) today. Do you want to refuse this?

I am required to give you 24 hours to get the balance in full to my office. Do you want to refuse this?

Let me make sure you have my correct contact information and your account number.

Best of luck to you and please feel free to call me directly if you have any questions.”

Note the account that you gave them until the end of business the following business day to call and schedule payment arrangements so if they do call, you might be able to get some money.

# **24 Hour Hold Job Aid**

If an agent makes an outbound dialer call and speaks with a customer or leaves a message and there is an inbound call within 24 hours, the first outbound dialer call will get credit for any payment arrangements. This does NOT include a manual outbound call.

In the event of multiple inbound calls only, the last inbound call to make arrangements gets credit for the account.

All calls must be properly noted and dispositioned.

## **BROKENS...**

This policy does NOT apply to a "Broken" campaign. They will continue to be worked and the credit will go to the agent who originally secured the arrangement.

Any agents that can "up-grade" a broken from a Money Gram to a credit card payment will obtain credit for the arrangement.

# Broken Campaign Job Aid

We will now be working the Broken Money Gram and Credit Card arrangements in a campaign. We will call the “Brokens” much like the “AAA”, “BBB”, and “CCC” accounts. Below you will see what procedures will need to take place to make this work efficiently and correctly.

How we work “broken promises”:

1. We work these accounts as a team. We simply call and ask the customer why the payment didn’t go through and what needs to be done to get this payment in the office today.
2. We can not call these accounts before the campaign is run. If a payment doesn’t go through, don’t worry, because somebody will call it for you. Checking on payments to see if they went through causes problems for posting payments.
3. We do not change desks if a “BRC” is recovered within 3 business days. If collector “A” recovers a payment for collector “B” the credit will still go to collector “B”. House accounts and GCS accounts will be dealt with on a case by case basis.
4. Broken Money Gram payment arrangements that get changed over to a Debit/Credit Card will be moved to the collector that makes the Debit/Credit Card arrangements.
5. Broken Money Grams older than 3 business days will be open to any collector to make new arrangements.



# Dialer Inbound Call Aid

On the inbound call screen you will notice a text box in the lower right hand corner labeled "Enter Dbr #". You will need to enter the Debtor Number in this field without the dash (i.e. 6123457). You will need to do this before you terminate the call. By doing this on an inbound call, we prevent the dialer from calling that account in the same day. For example, if a customer calls in and makes a payment arrangement, if we take the following steps listed above the dialer will not call this customer in the same day.

The screenshot displays the 'BROADMOOR INBOUND CALL' interface. At the top, it shows 'Connected' status with a timer at 0:00:04 and account numbers 5046 and BRDI - 5046. The main title is 'BROADMOOR INBOUND CALL' with the phone number '(913) 2060525'. Below this, there's a section for 'Enter Dbr #' with a text box. The account details include: AcNo E100, Nm1 HAYES, T, Nm2, Addr 4286 WILL, City MEMPHIS, Zip 38125, Ph1 901 255 0588, Ph2 555 555 5555, Cat CCC, WS, RegTi 0, LgTi 0, and Msg. The 'Assigned' section lists dates for L/Charge (03/10/06), L/Paymnt (06/28/06), L/Letter (06/28/06), L/Worked (02/07/07), L/Trust (02/12/07), N/Review (02/12/07), and Pribly. The 'Received' section shows Princ Due (315.00), Int (00), Attorney (00), Court (00), Other (00), JudInt (00), and Total Due (315.00). The 'Action Code' is A, and the 'Status' is ACT. The 'N/Review' date is 02/12/07. The 'Current History and Notes' section shows a list of calls with columns for Date, Time, DOW, Uid, Description, CR, Dsk, MxtRv, Txt, NextLtr, and Sts. The bottom of the screen features a taskbar with icons for start, Micro..., Colle..., Conn..., Sys..., and Desktop.

BROADMOOR INBOUND CALL											
(913) 2060525											
Enter Dbr #											
AcNo	E100	Nm1	HAYES, T	Nm2		Addr	4286 WILL	City	MEMPHIS	Zip	38125
Ph1	901 255 0588	Ph2	555 555 5555	Cat	CCC	WS	RegTi	0	LgTi	0	Msg
Assigned: L/Charge 03/10/06, L/Paymnt 06/28/06, L/Letter 06/28/06, L/Worked 02/07/07, L/Trust 02/12/07, N/Review 02/12/07, Pribly											
Received: Princ Due 315.00, Int 00, Attorney 00, Court 00, Other 00, JudInt 00, Total Due 315.00											
Emp VALMART, DC-181 DAYS - 365 DA, ACTIVE ACCOUNT											
Action Code A, Ltrs I, N/Review 02/12/07, Status ACT, Desk CCC, Pty 0, LtrSer, Amt Promised, Date Promised											
Current History and Notes:											
Date	Time	DOW	Uid	Description	CR	Dsk	MxtRv	Txt	NextLtr	Sts	
02/07/07	09:40	WED	NW	TEL/NO ANSWER	N	CCC	02/12			ACT	
11/28/06	13:23	TUE	STP	ACCT TO ACTIVE 2ND ATTEM	N	322	12/05			AC2	
11/28/06	13:23	TUE	STP	Sts Chg NEW To AC2	N	322	12/05			AC2	

Exit[Esc] PrvRv[F4] NxtRv[F5] LkUp[F8] Func[F9] Save[F11] SvNxt[F12] Lk>> Ti<< Ti>>



## Dialer Inbound Call Aid Contd

If customer calls in...

“Hi, this is Bob Zahner, how can I help you?”

Customer: “Who is this? What company did I call?”

Agent: Look at the blue dialer banner then answer, “You called US Fast Cash. Do you have a reference number I can look up?”

If the blue banner does not say a specific loan company say, “We are a multi-level financial institution. Do you have a reference number I can look up?”

If customer gives a reference number, look up the account, ask who you are speaking with and verify the last 4 of the social security number. Assist the customer.

If the customer does not have the reference number, try to look up the account by:

1. Phone number the message was left on
2. Social security number
3. Name

Verify at least last 4 of the social security number before discussing specifics of the account.

If a third party calls in...

“Hi, this is Bob Zahner, how can I help you?”

Customer: “Who is this? What company did I call?”

Agent: Look at the blue dialer banner then answer, “You called US Fast Cash. Do you have a reference number I can look up?”

Customer: “No, I just got a message to call this number”

Agent: Was the message for you or for someone else?

If the message was someone else, search tiger by the phone number where the message was left and asks the caller if they know the person the message was for. If yes, ask them to pass the number along. If no, then remove the phone number from the account.

Do NOT discuss any account information with any third party.

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# Your Mailing Address

<b>500 Fast Cash Recovery</b>  <b>515 G SE Miami, OK 74354</b>  <b>800-420-3194</b> Fax 800-370-1475	<b>Ameriloan Recovery</b>  <b>3531 P Street NW PO Box 111 Miami, OK 74355</b>  <b>800-404-9026</b> Fax 800-801-8547	<b>United Cash Loans Recovery</b>  <b>3531 P Street NW PO Box 111 Miami, OK 74355</b>  <b>800-410-9275</b> Fax 800-825-0365
<b>One Click Cash Recovery</b>  <b>52946 Highway 12 Suite 3 Niobrara, NE 68760</b>  <b>800-410-9419</b> Fax 800-404-1190		<b>US Fast Cash Recovery</b>  <b>3531 P Street NW PO Box 111 Miami, OK 74355</b>  <b>800-420-3171</b> Fax 800-240-4048

**Compliance Department Numbers**

**500FC**

**Fax: 1-800-803-9310**

**Email: [compliancedepartment@500fastcash.com](mailto:compliancedepartment@500fastcash.com)**

**UCL**

**Fax: 1-800-230-9480**

**Email: [compliancedepartment@unitedcashloans.com](mailto:compliancedepartment@unitedcashloans.com)**

**AML**

**Fax: 1-800-475-1379**

**Email: [compliancedepartment@ameriloan.com](mailto:compliancedepartment@ameriloan.com)**

**OCC**

**Fax: 1-800-491-6913**

**Email: [compliancedepartment@oneclickcash.com](mailto:compliancedepartment@oneclickcash.com)**

**USFC**

**Fax: 1-800-470-6614**

**Email: [compliancedepartment@usfastcash.com](mailto:compliancedepartment@usfastcash.com)**

# Third Party Script

If a customer wants us to speak to a third party regarding their account read from the following script:

Agent: (Joe Customer), are you requesting that we communicate with (Jane Doe) directly regarding your account?

Customer: Yes.

Agent: Please be aware that if you grant us the legal authority to contact (Jane Doe) regarding your account that she will have access to all of the details of your account including the original funding amount, payments debits, delinquencies and all service fees you have incurred.

Customer: OK

Agent: In order for us to gain your legal consent to communicate with (Jane Doe), I will need you to tell me the following personal information about her.

Name:

Date of birth:

Relationship to you:

Please be aware that our calls are recorded. I am now going to formally record your legal and informed consent for us to communicate with (Jane Doe).

**“Do you, (Joe Customer), who’s social security number is (###-##-####) and whose birth date is (##-##-##), hereby grant (Company Name) authority to communicate with (Jane Doe) regarding all details of your (Company Name) account numbered (#####) until such time as we receive notice from you terminating this authority.**

Customer: Yes.

Agent: Thank you (Joe Customer). I have noted on your account that you have consented for us to speak with (Jane Doe) on your behalf regarding this account.

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# Loan Fees

<u>Loan Amt.</u>	<u>Fee</u>
\$50	\$15
\$100	\$30
\$150	\$45
\$200	\$60
\$250	\$75
\$300	\$90
\$350	\$105
\$400	\$120
\$450	\$135
\$500	\$150

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